

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: April 1, 2026

INTRODUCTION

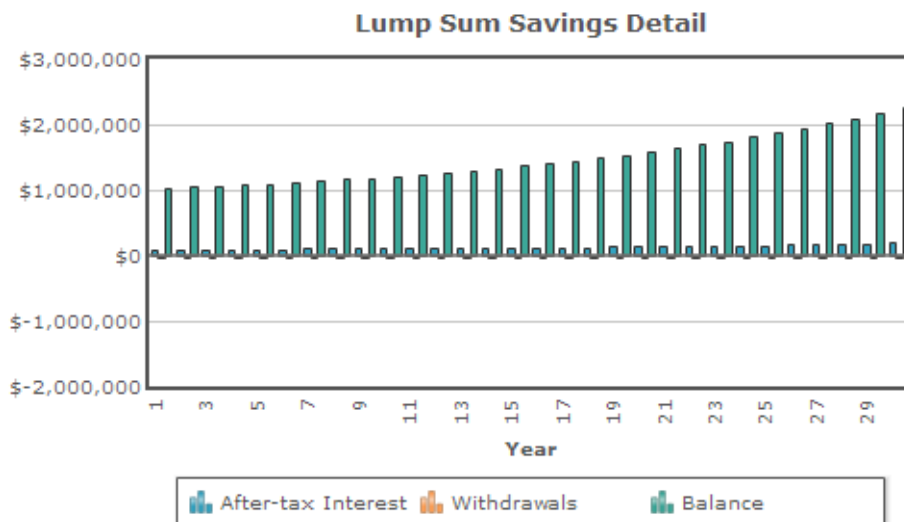
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,000,000
Proposed monthly withdrawal amounts	\$4,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

ANALYSIS

Your money will continue past the maximum 30 years displayed here.



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$1,000,000	\$6,667	\$1,467	\$-4,000	\$1,001,200
2	1,001,200	6,675	1,468	-4,000	1,002,406
3	1,002,406	6,683	1,470	-4,000	1,003,619
4	1,003,619	6,691	1,472	-4,000	1,004,838
5	1,004,838	6,699	1,474	-4,000	1,006,063
6	1,006,063	6,707	1,476	-4,000	1,007,294
7	1,007,294	6,715	1,477	-4,000	1,008,532
8	1,008,532	6,724	1,479	-4,000	1,009,777
9	1,009,777	6,732	1,481	-4,000	1,011,027
10	1,011,027	6,740	1,483	-4,000	1,012,285
11	1,012,285	6,749	1,485	-4,000	1,013,549
12	1,013,549	6,757	1,487	-4,000	1,014,819
13	1,014,819	6,765	1,488	-4,000	1,016,096

14	1,016,096	6,774	1,490	-4,000	1,017,380
15	1,017,380	6,783	1,492	-4,000	1,018,670
16	1,018,670	6,791	1,494	-4,000	1,019,967
17	1,019,967	6,800	1,496	-4,000	1,021,271
18	1,021,271	6,808	1,498	-4,000	1,022,582
19	1,022,582	6,817	1,500	-4,000	1,023,899
20	1,023,899	6,826	1,502	-4,000	1,025,223
21	1,025,223	6,835	1,504	-4,000	1,026,555
22	1,026,555	6,844	1,506	-4,000	1,027,893
23	1,027,893	6,853	1,508	-4,000	1,029,238
24	1,029,238	6,862	1,510	-4,000	1,030,590
25	1,030,590	6,871	1,512	-4,000	1,031,949
26	1,031,949	6,880	1,514	-4,000	1,033,315
27	1,033,315	6,889	1,516	-4,000	1,034,688
28	1,034,688	6,898	1,518	-4,000	1,036,069
29	1,036,069	6,907	1,520	-4,000	1,037,456
30	1,037,456	6,916	1,522	-4,000	1,038,851
31	1,038,851	6,926	1,524	-4,000	1,040,253
32	1,040,253	6,935	1,526	-4,000	1,041,662
33	1,041,662	6,944	1,528	-4,000	1,043,079
34	1,043,079	6,954	1,530	-4,000	1,044,503
35	1,044,503	6,963	1,532	-4,000	1,045,934
36	1,045,934	6,973	1,534	-4,000	1,047,373
37	1,047,373	6,982	1,536	-4,000	1,048,819
38	1,048,819	6,992	1,538	-4,000	1,050,273
39	1,050,273	7,002	1,540	-4,000	1,051,735
40	1,051,735	7,012	1,543	-4,000	1,053,204
41	1,053,204	7,021	1,545	-4,000	1,054,680
42	1,054,680	7,031	1,547	-4,000	1,056,165
43	1,056,165	7,041	1,549	-4,000	1,057,657
44	1,057,657	7,051	1,551	-4,000	1,059,157
45	1,059,157	7,061	1,553	-4,000	1,060,664
46	1,060,664	7,071	1,556	-4,000	1,062,180
47	1,062,180	7,081	1,558	-4,000	1,063,703
48	1,063,703	7,091	1,560	-4,000	1,065,234
49	1,065,234	7,102	1,562	-4,000	1,066,774
50	1,066,774	7,112	1,565	-4,000	1,068,321
51	1,068,321	7,122	1,567	-4,000	1,069,876
52	1,069,876	7,133	1,569	-4,000	1,071,439
53	1,071,439	7,143	1,571	-4,000	1,073,011
54	1,073,011	7,153	1,574	-4,000	1,074,591
55	1,074,591	7,164	1,576	-4,000	1,076,178
56	1,076,178	7,175	1,578	-4,000	1,077,775
57	1,077,775	7,185	1,581	-4,000	1,079,379
58	1,079,379	7,196	1,583	-4,000	1,080,992
59	1,080,992	7,207	1,585	-4,000	1,082,613
60	1,082,613	7,217	1,588	-4,000	1,084,242
61	1,084,242	7,228	1,590	-4,000	1,085,881
62	1,085,881	7,239	1,593	-4,000	1,087,527

63	1,087,527	7,250	1,595	-4,000	1,089,182
64	1,089,182	7,261	1,597	-4,000	1,090,846
65	1,090,846	7,272	1,600	-4,000	1,092,518
66	1,092,518	7,283	1,602	-4,000	1,094,200
67	1,094,200	7,295	1,605	-4,000	1,095,889
68	1,095,889	7,306	1,607	-4,000	1,097,588
69	1,097,588	7,317	1,610	-4,000	1,099,295
70	1,099,295	7,329	1,612	-4,000	1,101,012
71	1,101,012	7,340	1,615	-4,000	1,102,737
72	1,102,737	7,352	1,617	-4,000	1,104,471
73	1,104,471	7,363	1,620	-4,000	1,106,215
74	1,106,215	7,375	1,622	-4,000	1,107,967
75	1,107,967	7,386	1,625	-4,000	1,109,728
76	1,109,728	7,398	1,628	-4,000	1,111,499
77	1,111,499	7,410	1,630	-4,000	1,113,279
78	1,113,279	7,422	1,633	-4,000	1,115,068
79	1,115,068	7,434	1,635	-4,000	1,116,866
80	1,116,866	7,446	1,638	-4,000	1,118,674
81	1,118,674	7,458	1,641	-4,000	1,120,491
82	1,120,491	7,470	1,643	-4,000	1,122,317
83	1,122,317	7,482	1,646	-4,000	1,124,153
84	1,124,153	7,494	1,649	-4,000	1,125,999
85	1,125,999	7,507	1,651	-4,000	1,127,854
86	1,127,854	7,519	1,654	-4,000	1,129,719
87	1,129,719	7,531	1,657	-4,000	1,131,594
88	1,131,594	7,544	1,660	-4,000	1,133,478
89	1,133,478	7,557	1,662	-4,000	1,135,372
90	1,135,372	7,569	1,665	-4,000	1,137,276
91	1,137,276	7,582	1,668	-4,000	1,139,190
92	1,139,190	7,595	1,671	-4,000	1,141,114
93	1,141,114	7,607	1,674	-4,000	1,143,047
94	1,143,047	7,620	1,676	-4,000	1,144,991
95	1,144,991	7,633	1,679	-4,000	1,146,945
96	1,146,945	7,646	1,682	-4,000	1,148,909
97	1,148,909	7,659	1,685	-4,000	1,150,884
98	1,150,884	7,673	1,688	-4,000	1,152,868
99	1,152,868	7,686	1,691	-4,000	1,154,863
100	1,154,863	7,699	1,694	-4,000	1,156,868
101	1,156,868	7,712	1,697	-4,000	1,158,884
102	1,158,884	7,726	1,700	-4,000	1,160,910
103	1,160,910	7,739	1,703	-4,000	1,162,947
104	1,162,947	7,753	1,706	-4,000	1,164,994
105	1,164,994	7,767	1,709	-4,000	1,167,052
106	1,167,052	7,780	1,712	-4,000	1,169,121
107	1,169,121	7,794	1,715	-4,000	1,171,200
108	1,171,200	7,808	1,718	-4,000	1,173,291
109	1,173,291	7,822	1,721	-4,000	1,175,392
110	1,175,392	7,836	1,724	-4,000	1,177,504
111	1,177,504	7,850	1,727	-4,000	1,179,627

112	1,179,627	7,864	1,730	-4,000	1,181,761
113	1,181,761	7,878	1,733	-4,000	1,183,906
114	1,183,906	7,893	1,736	-4,000	1,186,062
115	1,186,062	7,907	1,740	-4,000	1,188,230
116	1,188,230	7,922	1,743	-4,000	1,190,409
117	1,190,409	7,936	1,746	-4,000	1,192,599
118	1,192,599	7,951	1,749	-4,000	1,194,800
119	1,194,800	7,965	1,752	-4,000	1,197,013
120	1,197,013	7,980	1,756	-4,000	1,199,238
121	1,199,238	7,995	1,759	-4,000	1,201,474
122	1,201,474	8,010	1,762	-4,000	1,203,721
123	1,203,721	8,025	1,765	-4,000	1,205,981
124	1,205,981	8,040	1,769	-4,000	1,208,252
125	1,208,252	8,055	1,772	-4,000	1,210,535
126	1,210,535	8,070	1,775	-4,000	1,212,830
127	1,212,830	8,086	1,779	-4,000	1,215,136
128	1,215,136	8,101	1,782	-4,000	1,217,455
129	1,217,455	8,116	1,786	-4,000	1,219,786
130	1,219,786	8,132	1,789	-4,000	1,222,129
131	1,222,129	8,148	1,792	-4,000	1,224,484
132	1,224,484	8,163	1,796	-4,000	1,226,851
133	1,226,851	8,179	1,799	-4,000	1,229,231
134	1,229,231	8,195	1,803	-4,000	1,231,623
135	1,231,623	8,211	1,806	-4,000	1,234,027
136	1,234,027	8,227	1,810	-4,000	1,236,444
137	1,236,444	8,243	1,813	-4,000	1,238,874
138	1,238,874	8,259	1,817	-4,000	1,241,316
139	1,241,316	8,275	1,821	-4,000	1,243,771
140	1,243,771	8,292	1,824	-4,000	1,246,238
141	1,246,238	8,308	1,828	-4,000	1,248,719
142	1,248,719	8,325	1,831	-4,000	1,251,212
143	1,251,212	8,341	1,835	-4,000	1,253,718
144	1,253,718	8,358	1,839	-4,000	1,256,238
145	1,256,238	8,375	1,842	-4,000	1,258,770
146	1,258,770	8,392	1,846	-4,000	1,261,316
147	1,261,316	8,409	1,850	-4,000	1,263,874
148	1,263,874	8,426	1,854	-4,000	1,266,447
149	1,266,447	8,443	1,857	-4,000	1,269,032
150	1,269,032	8,460	1,861	-4,000	1,271,631
151	1,271,631	8,478	1,865	-4,000	1,274,244
152	1,274,244	8,495	1,869	-4,000	1,276,870
153	1,276,870	8,512	1,873	-4,000	1,279,509
154	1,279,509	8,530	1,877	-4,000	1,282,163
155	1,282,163	8,548	1,881	-4,000	1,284,830
156	1,284,830	8,566	1,884	-4,000	1,287,511
157	1,287,511	8,583	1,888	-4,000	1,290,206
158	1,290,206	8,601	1,892	-4,000	1,292,915
159	1,292,915	8,619	1,896	-4,000	1,295,638
160	1,295,638	8,638	1,900	-4,000	1,298,376

161	1,298,376	8,656	1,904	-4,000	1,301,127
162	1,301,127	8,674	1,908	-4,000	1,303,893
163	1,303,893	8,693	1,912	-4,000	1,306,673
164	1,306,673	8,711	1,916	-4,000	1,309,468
165	1,309,468	8,730	1,921	-4,000	1,312,277
166	1,312,277	8,749	1,925	-4,000	1,315,101
167	1,315,101	8,767	1,929	-4,000	1,317,940
168	1,317,940	8,786	1,933	-4,000	1,320,793
169	1,320,793	8,805	1,937	-4,000	1,323,661
170	1,323,661	8,824	1,941	-4,000	1,326,544
171	1,326,544	8,844	1,946	-4,000	1,329,442
172	1,329,442	8,863	1,950	-4,000	1,332,355
173	1,332,355	8,882	1,954	-4,000	1,335,284
174	1,335,284	8,902	1,958	-4,000	1,338,227
175	1,338,227	8,922	1,963	-4,000	1,341,186
176	1,341,186	8,941	1,967	-4,000	1,344,160
177	1,344,160	8,961	1,971	-4,000	1,347,150
178	1,347,150	8,981	1,976	-4,000	1,350,155
179	1,350,155	9,001	1,980	-4,000	1,353,176
180	1,353,176	9,021	1,985	-4,000	1,356,212
181	1,356,212	9,041	1,989	-4,000	1,359,264
182	1,359,264	9,062	1,994	-4,000	1,362,333
183	1,362,333	9,082	1,998	-4,000	1,365,417
184	1,365,417	9,103	2,003	-4,000	1,368,517
185	1,368,517	9,123	2,007	-4,000	1,371,633
186	1,371,633	9,144	2,012	-4,000	1,374,766
187	1,374,766	9,165	2,016	-4,000	1,377,914
188	1,377,914	9,186	2,021	-4,000	1,381,080
189	1,381,080	9,207	2,026	-4,000	1,384,261
190	1,384,261	9,228	2,030	-4,000	1,387,459
191	1,387,459	9,250	2,035	-4,000	1,390,674
192	1,390,674	9,271	2,040	-4,000	1,393,906
193	1,393,906	9,293	2,044	-4,000	1,397,154
194	1,397,154	9,314	2,049	-4,000	1,400,419
195	1,400,419	9,336	2,054	-4,000	1,403,701
196	1,403,701	9,358	2,059	-4,000	1,407,001
197	1,407,001	9,380	2,064	-4,000	1,410,317
198	1,410,317	9,402	2,068	-4,000	1,413,651
199	1,413,651	9,424	2,073	-4,000	1,417,002
200	1,417,002	9,447	2,078	-4,000	1,420,370
201	1,420,370	9,469	2,083	-4,000	1,423,756
202	1,423,756	9,492	2,088	-4,000	1,427,159
203	1,427,159	9,514	2,093	-4,000	1,430,581
204	1,430,581	9,537	2,098	-4,000	1,434,020
205	1,434,020	9,560	2,103	-4,000	1,437,477
206	1,437,477	9,583	2,108	-4,000	1,440,952
207	1,440,952	9,606	2,113	-4,000	1,444,444
208	1,444,444	9,630	2,119	-4,000	1,447,956
209	1,447,956	9,653	2,124	-4,000	1,451,485

210	1,451,485	9,677	2,129	-4,000	1,455,033
211	1,455,033	9,700	2,134	-4,000	1,458,599
212	1,458,599	9,724	2,139	-4,000	1,462,184
213	1,462,184	9,748	2,145	-4,000	1,465,787
214	1,465,787	9,772	2,150	-4,000	1,469,409
215	1,469,409	9,796	2,155	-4,000	1,473,050
216	1,473,050	9,820	2,160	-4,000	1,476,710
217	1,476,710	9,845	2,166	-4,000	1,480,389
218	1,480,389	9,869	2,171	-4,000	1,484,087
219	1,484,087	9,894	2,177	-4,000	1,487,804
220	1,487,804	9,919	2,182	-4,000	1,491,541
221	1,491,541	9,944	2,188	-4,000	1,495,297
222	1,495,297	9,969	2,193	-4,000	1,499,072
223	1,499,072	9,994	2,199	-4,000	1,502,867
224	1,502,867	10,019	2,204	-4,000	1,506,682
225	1,506,682	10,045	2,210	-4,000	1,510,517
226	1,510,517	10,070	2,215	-4,000	1,514,372
227	1,514,372	10,096	2,221	-4,000	1,518,246
228	1,518,246	10,122	2,227	-4,000	1,522,141
229	1,522,141	10,148	2,232	-4,000	1,526,056
230	1,526,056	10,174	2,238	-4,000	1,529,992
231	1,529,992	10,200	2,244	-4,000	1,533,948
232	1,533,948	10,226	2,250	-4,000	1,537,924
233	1,537,924	10,253	2,256	-4,000	1,541,922
234	1,541,922	10,279	2,261	-4,000	1,545,940
235	1,545,940	10,306	2,267	-4,000	1,549,978
236	1,549,978	10,333	2,273	-4,000	1,554,038
237	1,554,038	10,360	2,279	-4,000	1,558,119
238	1,558,119	10,387	2,285	-4,000	1,562,222
239	1,562,222	10,415	2,291	-4,000	1,566,345
240	1,566,345	10,442	2,297	-4,000	1,570,490
241	1,570,490	10,470	2,303	-4,000	1,574,657
242	1,574,657	10,498	2,309	-4,000	1,578,845
243	1,578,845	10,526	2,316	-4,000	1,583,055
244	1,583,055	10,554	2,322	-4,000	1,587,287
245	1,587,287	10,582	2,328	-4,000	1,591,541
246	1,591,541	10,610	2,334	-4,000	1,595,817
247	1,595,817	10,639	2,341	-4,000	1,600,115
248	1,600,115	10,667	2,347	-4,000	1,604,435
249	1,604,435	10,696	2,353	-4,000	1,608,779
250	1,608,779	10,725	2,360	-4,000	1,613,144
251	1,613,144	10,754	2,366	-4,000	1,617,533
252	1,617,533	10,784	2,372	-4,000	1,621,944
253	1,621,944	10,813	2,379	-4,000	1,626,378
254	1,626,378	10,843	2,385	-4,000	1,630,835
255	1,630,835	10,872	2,392	-4,000	1,635,315
256	1,635,315	10,902	2,398	-4,000	1,639,819
257	1,639,819	10,932	2,405	-4,000	1,644,346
258	1,644,346	10,962	2,412	-4,000	1,648,897

259	1,648,897	10,993	2,418	-4,000	1,653,471
260	1,653,471	11,023	2,425	-4,000	1,658,069
261	1,658,069	11,054	2,432	-4,000	1,662,691
262	1,662,691	11,085	2,439	-4,000	1,667,337
263	1,667,337	11,116	2,445	-4,000	1,672,007
264	1,672,007	11,147	2,452	-4,000	1,676,701
265	1,676,701	11,178	2,459	-4,000	1,681,420
266	1,681,420	11,209	2,466	-4,000	1,686,164
267	1,686,164	11,241	2,473	-4,000	1,690,932
268	1,690,932	11,273	2,480	-4,000	1,695,725
269	1,695,725	11,305	2,487	-4,000	1,700,542
270	1,700,542	11,337	2,494	-4,000	1,705,385
271	1,705,385	11,369	2,501	-4,000	1,710,253
272	1,710,253	11,402	2,508	-4,000	1,715,146
273	1,715,146	11,434	2,516	-4,000	1,720,065
274	1,720,065	11,467	2,523	-4,000	1,725,010
275	1,725,010	11,500	2,530	-4,000	1,729,980
276	1,729,980	11,533	2,537	-4,000	1,734,976
277	1,734,976	11,567	2,545	-4,000	1,739,997
278	1,739,997	11,600	2,552	-4,000	1,745,045
279	1,745,045	11,634	2,559	-4,000	1,750,120
280	1,750,120	11,667	2,567	-4,000	1,755,220
281	1,755,220	11,701	2,574	-4,000	1,760,347
282	1,760,347	11,736	2,582	-4,000	1,765,501
283	1,765,501	11,770	2,589	-4,000	1,770,682
284	1,770,682	11,805	2,597	-4,000	1,775,889
285	1,775,889	11,839	2,605	-4,000	1,781,124
286	1,781,124	11,874	2,612	-4,000	1,786,386
287	1,786,386	11,909	2,620	-4,000	1,791,675
288	1,791,675	11,945	2,628	-4,000	1,796,992
289	1,796,992	11,980	2,636	-4,000	1,802,336
290	1,802,336	12,016	2,643	-4,000	1,807,708
291	1,807,708	12,051	2,651	-4,000	1,813,108
292	1,813,108	12,087	2,659	-4,000	1,818,536
293	1,818,536	12,124	2,667	-4,000	1,823,993
294	1,823,993	12,160	2,675	-4,000	1,829,478
295	1,829,478	12,197	2,683	-4,000	1,834,991
296	1,834,991	12,233	2,691	-4,000	1,840,533
297	1,840,533	12,270	2,699	-4,000	1,846,104
298	1,846,104	12,307	2,708	-4,000	1,851,703
299	1,851,703	12,345	2,716	-4,000	1,857,332
300	1,857,332	12,382	2,724	-4,000	1,862,990
301	1,862,990	12,420	2,732	-4,000	1,868,678
302	1,868,678	12,458	2,741	-4,000	1,874,395
303	1,874,395	12,496	2,749	-4,000	1,880,142
304	1,880,142	12,534	2,758	-4,000	1,885,919
305	1,885,919	12,573	2,766	-4,000	1,891,725
306	1,891,725	12,612	2,775	-4,000	1,897,562
307	1,897,562	12,650	2,783	-4,000	1,903,430

308	1,903,430	12,690	2,792	-4,000	1,909,328
309	1,909,328	12,729	2,800	-4,000	1,915,256
310	1,915,256	12,768	2,809	-4,000	1,921,215
311	1,921,215	12,808	2,818	-4,000	1,927,206
312	1,927,206	12,848	2,827	-4,000	1,933,227
313	1,933,227	12,888	2,835	-4,000	1,939,280
314	1,939,280	12,929	2,844	-4,000	1,945,364
315	1,945,364	12,969	2,853	-4,000	1,951,480
316	1,951,480	13,010	2,862	-4,000	1,957,628
317	1,957,628	13,051	2,871	-4,000	1,963,807
318	1,963,807	13,092	2,880	-4,000	1,970,019
319	1,970,019	13,133	2,889	-4,000	1,976,263
320	1,976,263	13,175	2,899	-4,000	1,982,540
321	1,982,540	13,217	2,908	-4,000	1,988,849
322	1,988,849	13,259	2,917	-4,000	1,995,191
323	1,995,191	13,301	2,926	-4,000	2,001,566
324	2,001,566	13,344	2,936	-4,000	2,007,974
325	2,007,974	13,386	2,945	-4,000	2,014,416
326	2,014,416	13,429	2,954	-4,000	2,020,891
327	2,020,891	13,473	2,964	-4,000	2,027,399
328	2,027,399	13,516	2,974	-4,000	2,033,942
329	2,033,942	13,560	2,983	-4,000	2,040,518
330	2,040,518	13,603	2,993	-4,000	2,047,129
331	2,047,129	13,648	3,002	-4,000	2,053,774
332	2,053,774	13,692	3,012	-4,000	2,060,454
333	2,060,454	13,736	3,022	-4,000	2,067,168
334	2,067,168	13,781	3,032	-4,000	2,073,917
335	2,073,917	13,826	3,042	-4,000	2,080,702
336	2,080,702	13,871	3,052	-4,000	2,087,521
337	2,087,521	13,917	3,062	-4,000	2,094,376
338	2,094,376	13,963	3,072	-4,000	2,101,267
339	2,101,267	14,008	3,082	-4,000	2,108,194
340	2,108,194	14,055	3,092	-4,000	2,115,156
341	2,115,156	14,101	3,102	-4,000	2,122,155
342	2,122,155	14,148	3,112	-4,000	2,129,190
343	2,129,190	14,195	3,123	-4,000	2,136,262
344	2,136,262	14,242	3,133	-4,000	2,143,371
345	2,143,371	14,289	3,144	-4,000	2,150,516
346	2,150,516	14,337	3,154	-4,000	2,157,699
347	2,157,699	14,385	3,165	-4,000	2,164,919
348	2,164,919	14,433	3,175	-4,000	2,172,177
349	2,172,177	14,481	3,186	-4,000	2,179,472
350	2,179,472	14,530	3,197	-4,000	2,186,805
351	2,186,805	14,579	3,207	-4,000	2,194,177
352	2,194,177	14,628	3,218	-4,000	2,201,586
353	2,201,586	14,677	3,229	-4,000	2,209,035
354	2,209,035	14,727	3,240	-4,000	2,216,522
355	2,216,522	14,777	3,251	-4,000	2,224,047
356	2,224,047	14,827	3,262	-4,000	2,231,613

357	2,231,613	14,877	3,273	-4,000	2,239,217
358	2,239,217	14,928	3,284	-4,000	2,246,861
359	2,246,861	14,979	3,295	-4,000	2,254,544
360	\$2,254,544	\$15,030	\$3,307	\$-4,000	\$2,262,268

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This is for illustrative purposes only. Your results may vary.

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